

FIG. 1
Method 100

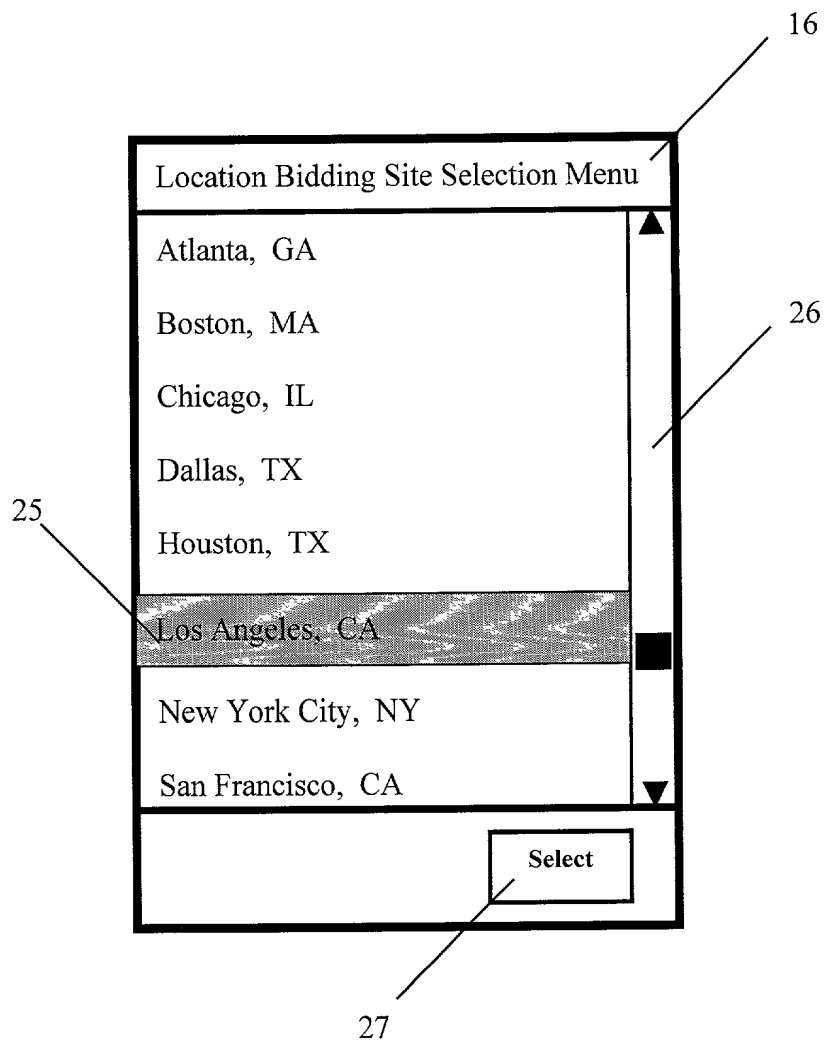


FIG. 2

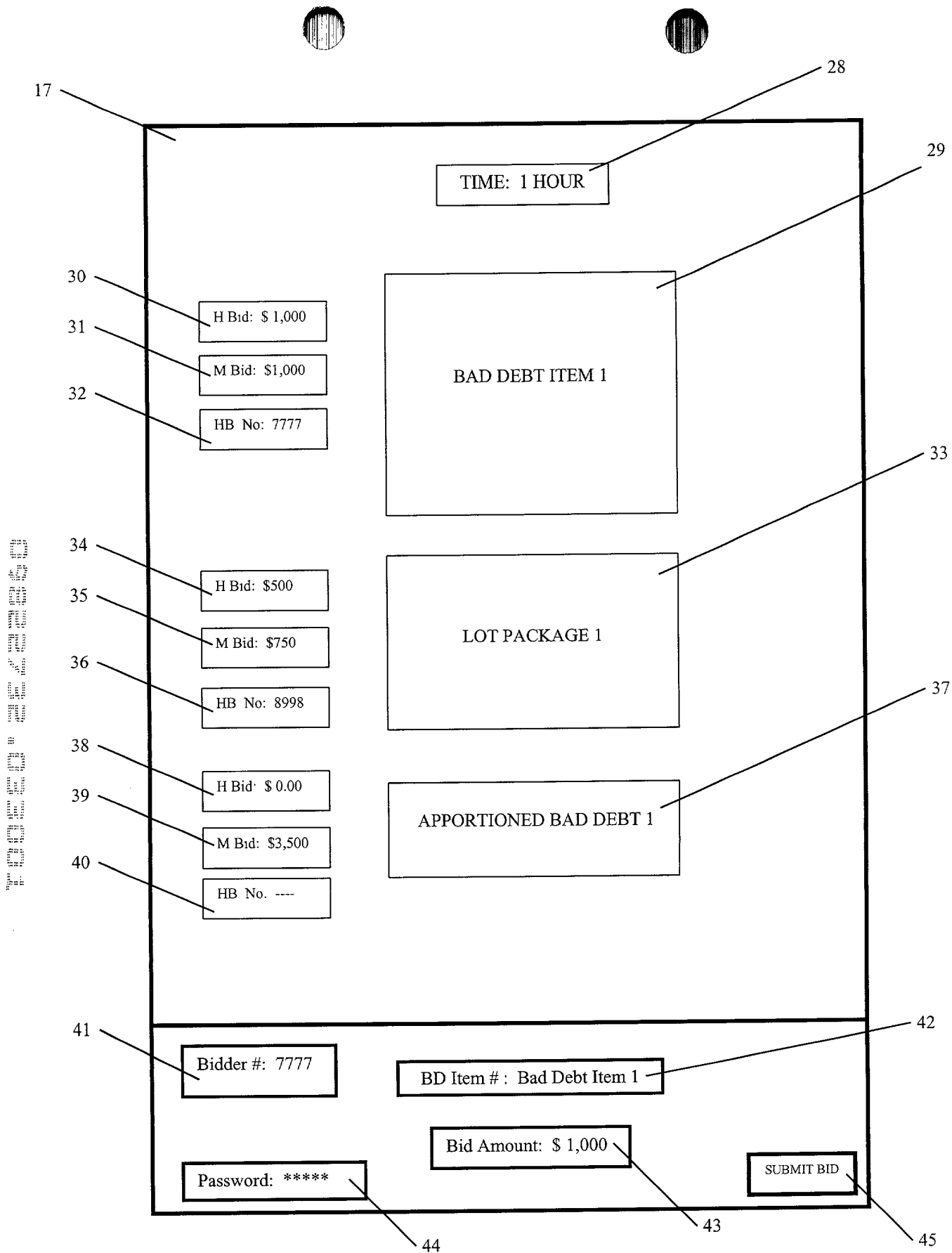


FIG. 3

Bad Debt Item 1

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- Creditor: Smith Bank
- Uncollected Value of Bad Debt: \$1,900
- Location(s) Having Jurisdiction Over Debtor:
 - 1) Los Angeles, CA
 - 2) Phoenix, AZ
- Current Domicile of Debtor: Los Angeles, CA
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Bad Debt: X %

Min Bid Request Amount for Item 1: \$ 1,000

Vs.

Lot Package 1

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Item 1

- Creditor: Jones Bank
- Uncollected Value of Bad Debt: \$450
- Location(s) Having Jurisdiction Over Debtor: New York, NY
- Current Domicile of Debtor: New York, NY
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Item 1: X %

Item 2

- Creditor: Smith Bank
- Uncollected Value of Bad Debt: \$325
- Location(s) Having Jurisdiction Over Debtor: New York, NY
- Current Domicile of Debtor: New York, NY
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Item 2: X %

Item 3

- Creditor: Smith Bank
- Uncollected Value of Bad Debt: \$395
- Location(s) Having Jurisdiction Over Debtor:
 - 1) New York, NY
 - 2) Hackensack, NJ
 - 3) Miami, FL
- Current Domicile of Debtor: New York, NY
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Item 3: X %

Estimated Potential for Collection of all 3 Bad Debts: X %

Min Bid Request Amount for Lot Package 1: \$750

Vs.

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Apportioned Bad Debt 1

- Creditor: Wells Bank
- Uncollected Value of Apportioned Share of Bad Debt: **\$5,000**
- Uncollected Value of Whole of / Entire Bad Debt: \$15,000
- Portion/Fraction of Bad Debt Apportioned From the Whole of the Bad Debt Note: 1/3

- Location(s) Having Jurisdiction Over Debtor:
 - 1) Los Angeles, CA
 - 2) Phoenix, AZ
- Current Domicile of Debtor: Chicago, IL
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Apportioned Bad Debt 1: X %

Min Bid Request Amount for Apportioned Bad Debt 1: \$3,500

FIG. 5 is a block diagram of a system for processing location bidding data. The system includes three location bidding site data bases (46, 49, 52) for Los Angeles, New York City, and Chicago, respectively. Each data base is connected to a corresponding location bidding site (47, 50, 53). The location bidding sites are connected to a purchased items database (19) via a network (48, 51, 54). The purchased items database includes a bad debt item (29).

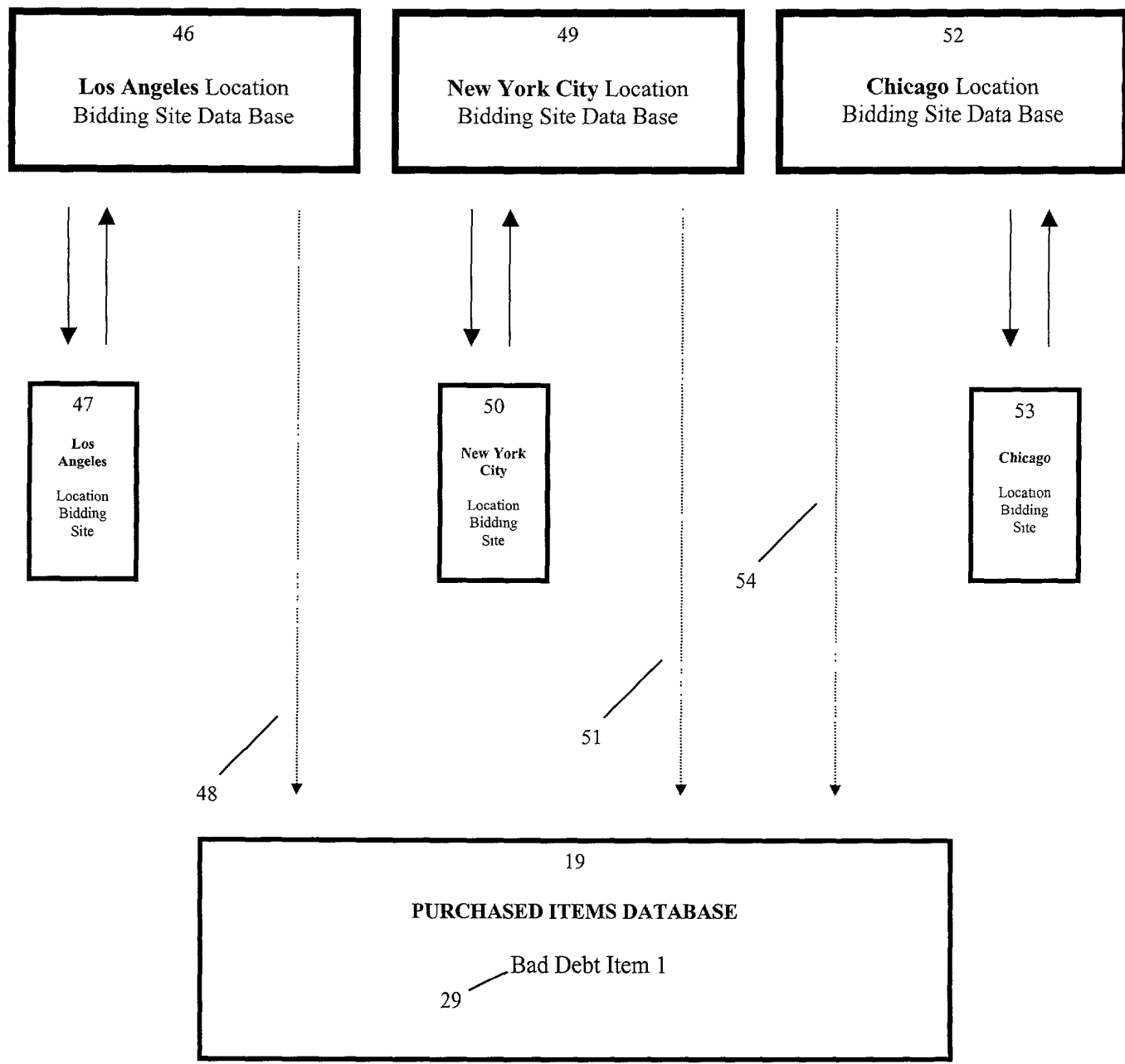


FIG. 5

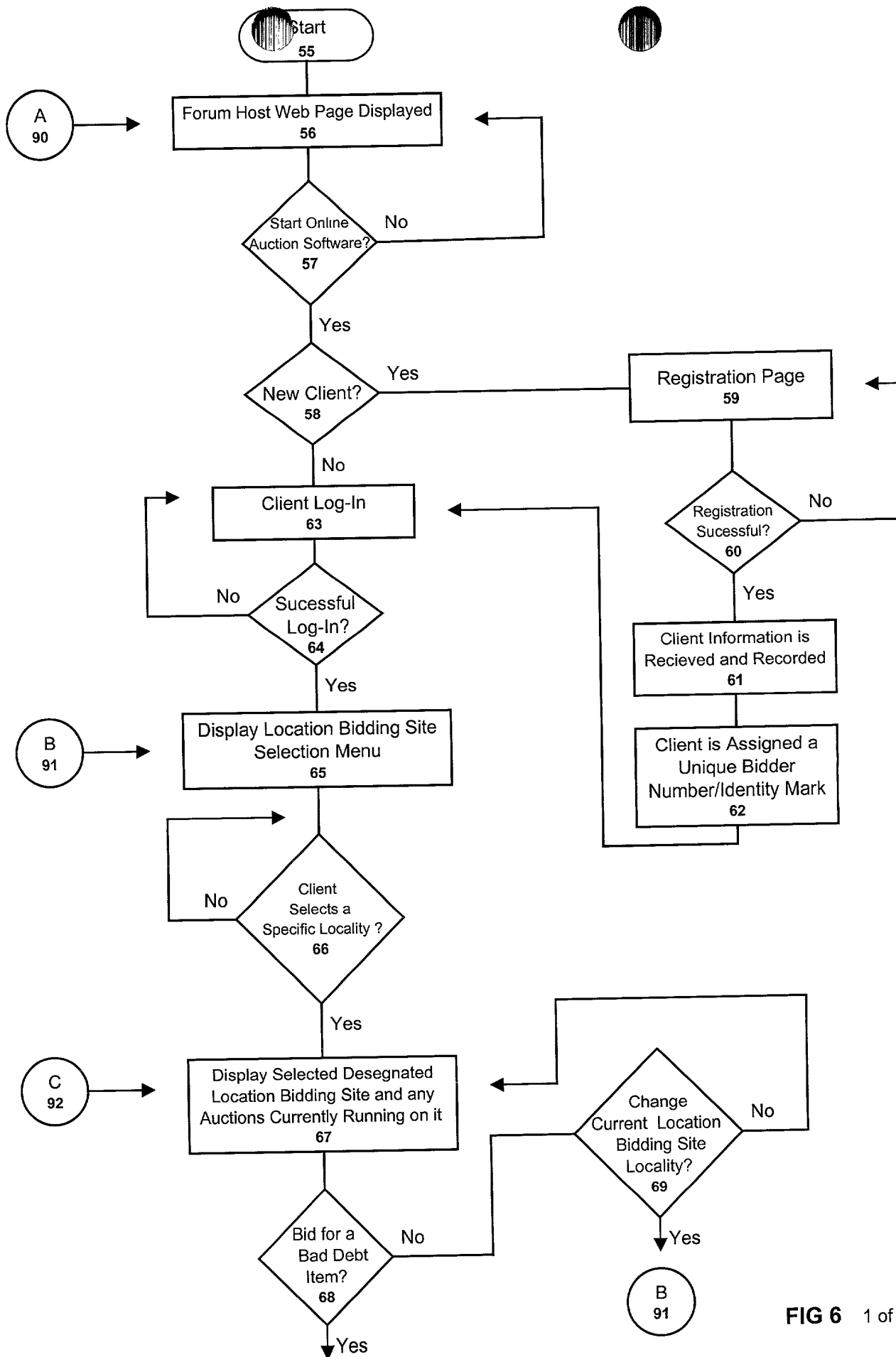


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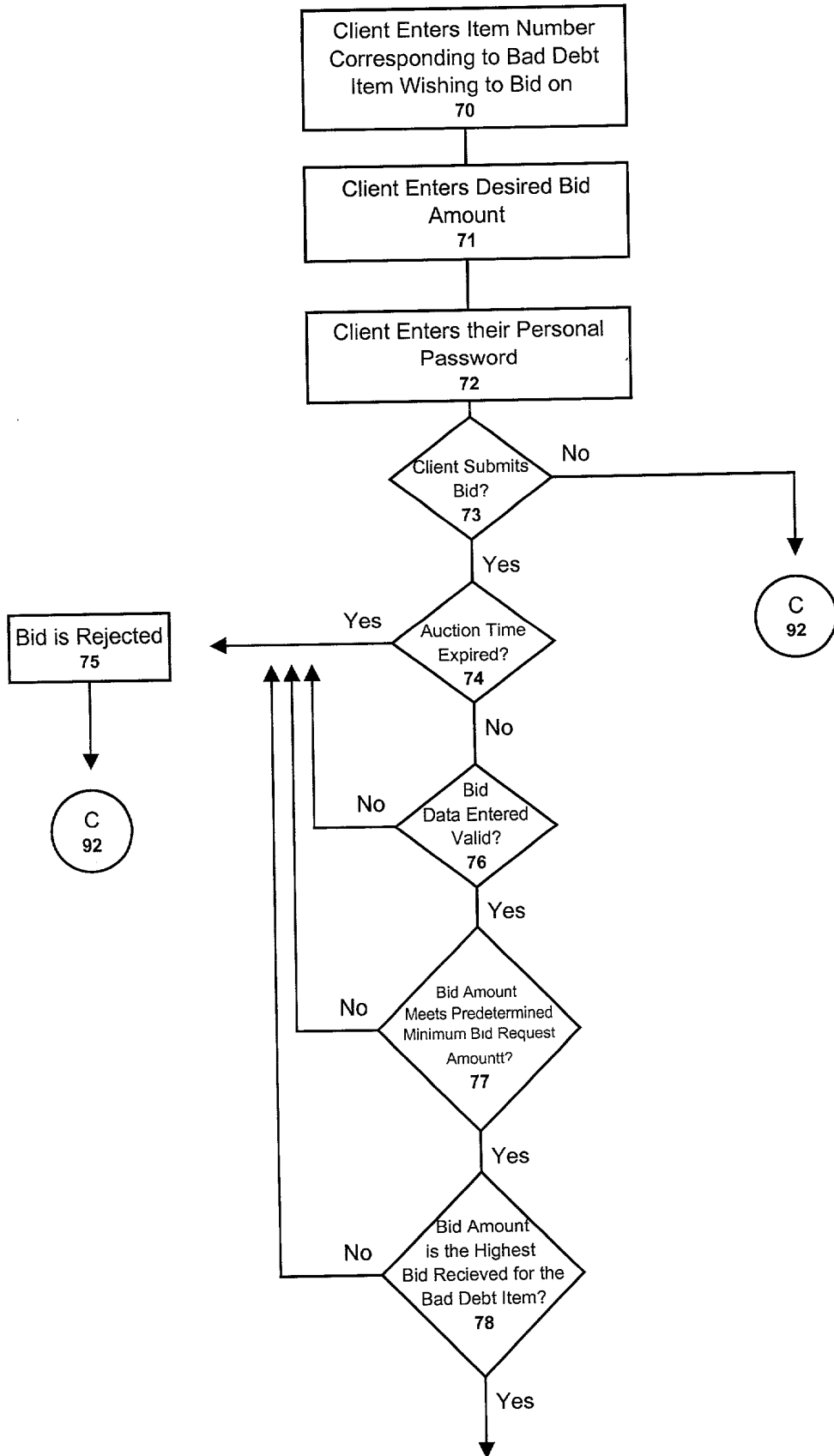


FIG 6 2 of 3

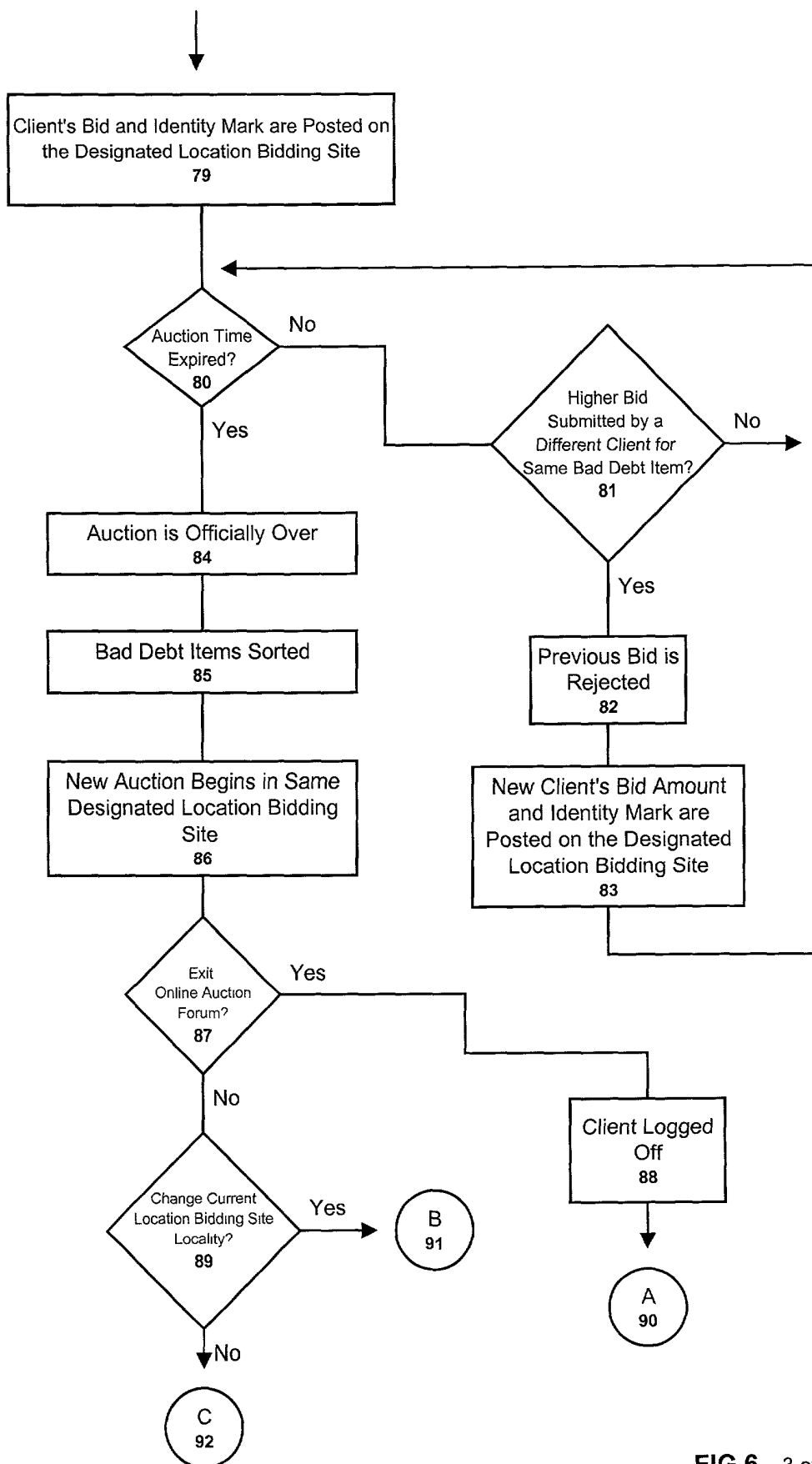


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